Claim 5, line 1, delete "2, 3 or 4,".

Claim 7, line 1, delete "or 6".

Claim 8, line 1, replace "any preceding claim" with --claim 1--.

Claim 10, line 1, replace "any preceding claim" with --claim 1--.

Claim 12, line 1, replace "any preceding claim" with --claim 1--.

Claim 15, line 1, delete "or 14".

Claim 16, line 1, delete "14 or 15,".

Claim 18, line 1, delete "14, 15, 16, or 17,".

Claim 20, line 1, delete "or 19".

Claim 21, line 1, delete "19 or 20,".

Claim 23, line 1, delete "19, 20, 21 or 22,".

Claim 25, line 1, replace "any of claims 13 to 24" with --claim 13--.

Claim 26, line 1, replace "any of claims 13-25" with --claim 13--.

Claim 27, line 1, delete "or 26".

30. (Amended) A method according to claim 28, wherein the instruction redemption information is provided [by the method of any of claims 13 to 27] by:

receiving a value note comprising first information representative of a bearer's public key or from which bearer's public key can be verified, second information representative of a commodity represented by the value note, and third information representing an issuer's signature which can be verified by information including the first and second information and public key information for the issuer;

providing redemption instruction information for the value note; and

providing a bearer's signature which is dependent on the payment instruction

formation and is verifiable from said first information.

Claim 31, line 1, delete "29 or 30,".

Claim 32, line 1, replace "any of claims 28 to 31" with --claim 28--.

Claim 33, line 1, replace "any of claims 28 to 32" with --claim 28--.

Claim 34, line 1, replace "any of claims 28 to 33" with --claim 28--.

Claim 35, line 1, delete "or 34".

Claim 36, line 1, replace "any of claims claim 28 to 35" with --claim 28--.

Claim 37, line 1, replace rany of claims 28 to 36" with --claim 28--.

Claim 38, line 1, replace "any of claims 28 to 37" with --claim 28--.

Claim 39, line 1, replace any of claims 28 to 38" with --claim 28--.

Claim 40, line 1, replace "any of claims 28 to 39" with --claim 28--.

Claim 42, line 1, delete "or 41".

Claim 44, line 1, delete "41, 42 or 43,".

Claim 46, line 1, replace "any of claims 40 to 45" with --claim 40--.

Claim 47, line 1, replace "any of claims 28 to 46" with --claim 28--.

Claim 51, line 1, delete "or to any claim dependent thereon".

Claim 57, line 1, delete "or 56".

Claim 58, line 1, defete "56 or 57,"/.

Cancel claims 59, 60 and 64 without prejudice.